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PTO/SB/21 (09-04)

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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

		Application Number	09/982,644-Conf. #8152
		Filing Date	October 18, 2001
		First Named Inventor	Takatsu, Yuichi
		Art Unit	N/A
		Examiner Name	Not Yet Assigned
Total Number of Pages in This Submission	14	Attorney Docket Number	65316-0007

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to TC
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
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<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Terminal Disclaimer	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
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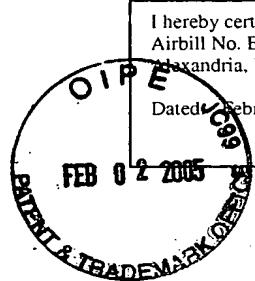
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	RADER, FISHMAN & GRAUER PLLC		
Signature			
Printed name	Lionel D. Anderson		
Date	2/2/05	Reg. No.	50,571

Transmittal

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as Express Mail, Airbill No. EK972680568US, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date shown below.

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Dated: February 2, 2005

Signature:  (Victoria L. Wood)

Docket No.: 65316-0007
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Yuichi Takatsu

Application No.: 09/982,644

Confirmation No.: 8152

Filed: October 18, 2001

Art Unit: N/A

For: Electronic Account Settlement Apparatus,
Electronic Settlement Method, Storage
Medium, and Computer Data Signal

Examiner: Not Yet Assigned

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed before the mailing date of a first Office Action on the merits as far as is known to the undersigned (37 CFR 1.97(b)(3)).

A copy of each reference on the PTO/SB/08 is attached. In compliance with MPEP §609 A(3), English translations of the Abstracts from each reference is provided as a concise explanation of the relevance of each reference as it is presently understood. Additionally, a copy of an English translation of the relevant portion of the Notification of Reason for Refusal issued under Japan Patent Law Section 29 Subsection (2) is also attached hereto.

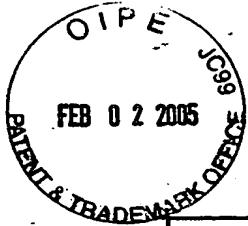
The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 18-0013, under Order No. 65316-0007. A duplicate copy of this paper is enclosed.

Dated: February 2, 2005

Respectfully submitted,

By Lionel D. Anderson

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Substitute for form 1449A/B/PTO				<i>Complete if Known</i>	
				Application Number	09/982,644-Conf. #8152
				Filing Date	October 18, 2001
				First Named Inventor	Takatsu, Yuichi
				Art Unit	N/A
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Sheet	1	of	1	Attorney Docket Number	65316-0007

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)			
BA	JP-10-162066	06-19-1998	Ono Toshiyuki et al.		✓
BB	JP-11-003387	01-06-1999	Mori Nobuyuki, et al.		✓
BC	JP-2000-207300	07-28-2000	Hasebe Shinobu		✓
BD	JP-08-263567	10-11-1996	Itagaki Mikiko et al.		✓

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Examiner Signature	Date Considered
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Application No. (if known): 09/982,644

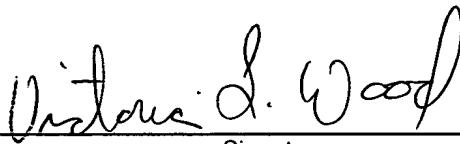
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IDS (Citation) by Applicant (5 References) (1 page)
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Copies of references (8 pages)